

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

LEROY JOHN BALZER
KAREN ANN BALZER
Debtor(s)

Case No. 17-10652TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/22/2017.
- 2) The plan was confirmed on 12/05/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/05/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/19/2018.
- 5) The case was dismissed on 08/07/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$58,095.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,770.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$13,770.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,500.68
Court Costs	\$0.00
Trustee Expenses & Compensation	\$594.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,095.32**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	151.34	151.34	0.00	0.00
BANK OF AMERICA NA**	Unsecured	781.00	781.58	781.58	0.00	0.00
CACH LLC**	Unsecured	7,432.40	6,643.40	6,643.40	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	9,552.46	9,552.46	9,552.46	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	2,488.23	2,488.23	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	188.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	846.00	NA	NA	0.00	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	57,420.00	59,645.18	0.00	4,345.43	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	0.00	10,203.86	10,203.86	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	656.23	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	67,289.96	61,740.20	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	13,451.31	15,049.13	15,049.13	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	5,319.78	5,319.78	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	21,852.72	21,852.72	0.00	0.00
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	NA	2,024.97	2,024.97	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	3,521.85	3,521.85	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	1,741.01	1,741.01	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	9,119.90	9,776.41	9,776.41	0.00	0.00
PNC BANK NA	Secured	0.00	4,329.08	4,329.08	0.00	0.00
PNC BANK NA	Secured	87,420.00	87,828.78	0.00	7,329.25	0.00
PNC BANK NA	Unsecured	10,441.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	927.05	927.05	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	927.00	NA	NA	0.00	0.00
TRIDENT ASSET	Unsecured	411.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$11,674.68	\$0.00
Mortgage Arrearage	\$14,532.94	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$24,825.54	\$0.00	\$0.00
TOTAL SECURED:	\$39,358.48	\$11,674.68	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,060.79	\$0.00	\$0.00
TOTAL PRIORITY:	\$7,060.79	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,943.60	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,095.32</u>
Disbursements to Creditors	<u>\$11,674.68</u>
TOTAL DISBURSEMENTS :	<u>\$13,770.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.